

Information to identify the case:

Debtor 1	<u>Reynaldo Yabut</u>	Social Security number or ITIN	xxx-xx-8815
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 19-10192-MBK			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Reynaldo Yabut

4/12/19

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 District of New Jersey

In re:
 Reynaldo Yabut
 Debtor

Case No. 19-10192-MBK
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 318

Page 1 of 1
 Total Noticed: 14

Date Rcvd: Apr 12, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 14, 2019.

db +Reynaldo Yabut, 18 Butterfly Court, Manahawkin, NJ 08050-7805
 517952946 +Bayview Loan Servicing LLC, Po Box 650091, Dallas TX 75265-0091
 518038711 +State of New Jersey, PO Box 1018, Moorestown NJ 08057-0018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Apr 13 2019 00:58:05 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Apr 13 2019 00:58:02 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235

517961827 +EDI: AISACG.COM Apr 13 2019 04:23:00 BMW Bank of North America,
 AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901

517952947 EDI: BMW.COM Apr 13 2019 04:23:00 BMW Financial, 5515 Park Center Circle,
 Dublin OH, 43017

518038713 EDI: IRS.COM Apr 13 2019 04:23:00 Internal Revenue Service, 550 Main Street,
 Cincinnati OH 45999.

517952948 +EDI: CBSKOHL.S.COM Apr 13 2019 04:23:00 Kohl's /Capone, N56 W17000 Ridgewood Dr,
 Menomonee Falls WI 53051-7096

517952948 +E-mail/Text: bncnotices@becket-lee.com Apr 13 2019 00:57:20 Kohl's /Capone,
 N56 W17000 Ridgewood Dr, Menomonee Falls WI 53051-7096

517952952 EDI: PRA.COM Apr 13 2019 04:23:00 Portfolio Recovery Associates LLC, Po Box 12914,
 Norfolk VA, 23541

517952950 +E-mail/Text: bankruptcy@savit.com Apr 13 2019 00:59:04 Sa-Vit Collection Agency,
 46 W Ferris Street, East Brunswick NJ 08816-2159

517952951 +EDI: SWCR.COM Apr 13 2019 04:23:00 Southwest Credit System, 2629 Dickerson Pkwy,
 Carrollton TX 75007-4458

517954681 +EDI: RMSC.COM Apr 13 2019 04:23:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021

517952949 +EDI: TFSR.COM Apr 13 2019 04:23:00 Toyota Motors Credit, Po Box 9786,
 Cedar Rapids IA 52409-0004

TOTAL: 12

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 14, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 12, 2019 at the address(es) listed below:

Andrea Dobin ecftrusteead@msbnj.com, NJ55@ecfcbis.com
 Andrea Dobin on behalf of Trustee Andrea Dobin adobin@msbnj.com
 Denise E. Carlson on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK,
 AS TRUSTEE (CWALT 2007-19) dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
 Rebecca Ann Solarz on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK,
 AS TRUSTEE (CWALT 2007-19) rsolarz@kmlawgroup.com
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5